

**UNITED STATES BANKRUPTCY COURT**  
**Northern District of Illinois**

***Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines***

The debtor(s) listed below filed a chapter 13 bankruptcy case on 7/14/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.  
 See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Janet Lynne Baehr  
 913 N Harold  
 Melrose Park, IL 60164

Case Number: 15-24039  
 Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
 nos:  
 xxx-xx-2899

Attorney for Debtor(s) (name and address):

Paul M Bach  
 Sulaiman Law Group, Ltd.  
 900 Jorie Boulevard  
 Suite 150  
 Oak Brook, IL 60523  
 Telephone number: (630)575-8181

Bankruptcy Trustee (name and address):

Tom Vaughn  
 55 E. Monroe Street, Suite 3850  
 Chicago, IL 60603  
 Telephone number: 312 294-5900

**Meeting of Creditors:**

Date: **August 11, 2015**

Time: **02:00 PM**

Location: **55 East Monroe, Suite 3850, Chicago, IL 60603**

**All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **11/9/15**

For a governmental unit (except as otherwise provided in Fed. R.  
 Bankr. P. 3002(c)(1)): **1/11/16**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan and Attorney Fees**

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation and to consider a request by debtor's counsel for payment of legal fees will be held:

Date: **September 3, 2015**, Time: **10:30 AM**, Location: **219 South Dearborn, Courtroom 615, Chicago, IL 60604**

**The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00**

If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/13/15**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

Eastern Division  
 219 S Dearborn  
 7th Floor  
 Chicago, IL 60604  
 Telephone number: 1-866-222-8029

**For the Court:**

Clerk of the Bankruptcy Court:  
 Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: July 15, 2015

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Janet Lynne Baehr  
 Debtor

Case No. 15-24039-JSB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: nbatson  
 Form ID: b9i

Page 1 of 3  
 Total Noticed: 79

Date Rcvd: Jul 15, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2015.

db  
 23489191 +Janet Lynne Baehr, 913 N Harold, Melrose Park, IL 60164-1204  
 23489192 +Adventist GlenOaks Hospital, PO Box 3495, Toledo, OH 43607-0495  
 23489193 +Alexian Brothers, 3040 Salt Creek Lane, Arlington Heights, IL 60005-1069  
 23489194 +Alexian Brothers Medical Center, 22589 Network Place, Chicago, IL 60673-1225  
 +Alliance Lab Physicians, ATTN: Bkty Dept, 8085 Rivers Avenue, Suite 100,  
 Charleston, SC 29406-9239  
 23489195 +American Collection Services, 1700 W Cortland Street. Suite 2, Chicago, IL 60622-1131  
 23489198 +Capital One, N.A., 3905 N. Dallas Parkway, Plano, TX 75093-7892  
 23489202 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009  
 23489205 Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034,  
 Saint Louis, MO 63179-0034  
 23489206 +Comcast, 2001 York Road, Oak Brook, IL 60523-1973  
 23489208 +Comcast Cable, PO Box 3001, Southeastern, PA 19398-3001  
 23489211 +Cook County Assessor's Office, 118 N. Clark Street, Chicago, IL 60602-1304  
 23489212 +Cook County Clerk, 118 N. Clark Street, Room 434, Chicago, IL 60602-1413  
 23489213 +Cook County Clerk, 69 W. Washington, Suite 500, Chicago, IL 60602-3030  
 23489214 +Cook County Department of Revenue, 118 N. Clark Street, #1160, Chicago, IL 60602-1315  
 23489215 +Cook County Treasurer, PO Box 805436, Chicago, IL 60680-4155  
 23489217 +Diane Michelson, 335 Tanglewood, Gurnee, IL 60031-3427  
 23489220 +Dupage County Clerk, 421 N. County Farm Road, Wheaton, IL 60187-3992  
 23489221 +EIS Collections, PO Box 1398, Reynoldsburg, OH 43068-6398  
 23489222 +Elk Grove Lab Physicians P.C, 800 Biesterfield Road, Elk Grove Village, IL 60007-3361  
 23489223 +Elk Grove Radiology SC, PO Box 4543, Carol Stream, IL 60197-4543  
 23489224 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309  
 23489225 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037  
 23489226 +FIA, Client Services, Inc., 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816  
 23489229 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, 38 Fountain Square Plaza, Fifth Third Center,  
 Cincinnati, OH 45263)  
 23489228 +Fifth Third Bank, 222 Riverside Plaza, Chicago, IL 60606-5808  
 23489234 +Illinois Collection Service, 8231 185th Street, Suite 100, Tinley Park, IL 60487-9356  
 23489235 +Illinois Collection Service Inc, PO Box 1010, Tinley Park, IL 60477-9110  
 23489236 +Infectious Diseases Associates, 2711 X Ray Drive, Gastonia, NC 28054-7491  
 23489238 +JCPenney, 1600 Orchard Gateway Boulevard, North Aurora, IL 60542-6501  
 23489240 +Merchants Credit Guide, 223 W. Jackson Boulevard, Suite 700, Chicago, IL 60606-6914  
 23489241 +Michael D. Fine, 1077 Village Lane, Gurnee, IL 60031-6121  
 23489242 +Michael D. Fine, 131 S. Dearborn Street, Floor 5, Chicago, IL 60603-5571  
 23489246 +NorthShore University HealthSystem, 23056 Network Place, Chicago, IL 60673-1230  
 23489247 +NorthShore University Health System, 100 South Oswosso Boulevard W,  
 Saint Paul, MN 55117-1036  
 23489245 +Northshore University Healthsystem, 9532 Eagle Way, Chicago, IL 60678-1095  
 23489248 +Northwestern Lake Forest Hospital, 660 North Westmoreland Road, Lake Forest, IL 60045-1696  
 23489249 +Northwestern Medical Group, 26609 Network Place, Chicago, IL 60673-1266  
 23489250 +Northwestern Medicine, 28155 Network Place, Chicago, IL 60673-1281  
 23489251 +Northwestern Medicine Group, 680 N. Lakeshore Drive, Chicago, IL 60611-3092  
 23489254 +Sabre Investments LLC, 120 W. Madison Street, Chicago, IL 60602-4157  
 23489255 +Sabre Investments LLC, c/o RA Kenny Rochman, 31 Homewood Drive, PO Box 3074,  
 Carbondale, IL 62902-3074  
 23489257 Sears, 74155 Cass Avenue, Darien, IL 60561  
 23489259 +Stellar Recovery Inc, 4500 Salisbury Road, Suite 10, Jacksonville, FL 32216-8035  
 23489260 +Stellar Recovery, Inc, 1327 Highway 2 West, Suite 100, Kalispell, MT 59901-3413  
 23489262 Superior Air Ground Ambulance Service, 2250 E Devon Avenue, Suite 352, Elmhurst, IL 60126  
 23489261 +Superior Air Ground Ambulance Service, PO Box 1407, Elmhurst, IL 60126-8407  
 23489264 Trans Union LLC, P.O. Box 2000, Chester, PA 19016-2000  
 23489265 +West Suburban Medical Center, PO Box 830913, Birmingham, AL 35283-0913  
 23489266 +West Suburban Multi-Specialty, 386 N. York Street, #100, Elmhurst, IL 60126-2365

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecfbach@gmail.com Jul 16 2015 01:16:54 Paul M Bach, Sulaiman Law Group, Ltd.,  
 900 Jorie Boulevard, Suite 150, Oak Brook, IL 60523  
 tr +E-mail/Text: 341NOTICE@TVCH13.NET Jul 16 2015 01:19:15 Tom Vaughn,  
 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Jul 16 2015 01:18:03 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 23489196 +EDI: BANKAMER2.COM Jul 16 2015 00:43:00 Bank Of America, N.A. \*, 401 N. Tryon Street,  
 NC1-021-02-20, Charlotte, NC 28255-0001  
 23489197 +E-mail/Text: mmeyers@blittandgaines.com Jul 16 2015 01:19:39 Blitt & Gaines, P.C.,  
 661 W. Glenn Avenue, Wheeling, IL 60090-6017  
 23489199 +EDI: AIS.COM Jul 16 2015 00:44:00 Capital One, N.A. \*, c/o American Infosource,  
 P.O Box 54529, Oklahoma City, OK 73154-1529  
 23489200 +EDI: CAPITALONE.COM Jul 16 2015 00:43:00 Capital One, N.A.\*, 1680 Capital One Drive,  
 Mc Lean, VA 22102-3407

District/off: 0752-1

User: nbatson  
Form ID: b9i

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Total Noticed: 79

Date Rcvd: Jul 15, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23489201 +EDI: CHASE.COM Jul 16 2015 00:43:00 Chase \*, ATTN: Bankruptcy Department,  
P.O. Box 15298, Wilmington, DE 19850-5298  
23489203 +EDI: CHASE.COM Jul 16 2015 00:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
23489207 +E-mail/Text: ned\_fre-bankruptcies@cable.comcast.com Jul 16 2015 01:19:08 Comcast,  
One Comcast Center, Philadelphia, PA 19103-2899  
23489209 +EDI: WFNNB.COM Jul 16 2015 00:43:00 Comenity Bank, PO Box 182789,  
Columbus, OH 43218-2789  
23489210 +EDI: WFNNB.COM Jul 16 2015 00:43:00 Comenity Bank, 220 W. Schrock Road,  
Westerville, OH 43081-2873  
23489216 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Jul 16 2015 01:18:37  
Cook County Treasurer's Office, 118 North Clark Street, Room 112, Chicago, IL 60602-1590  
23489218 EDI: DISCOVER.COM Jul 16 2015 00:43:00 Discover Financial Services, 2500 Lake Cook Road,  
Deerfield, IL 60015  
23489219 EDI: DISCOVER.COM Jul 16 2015 00:43:00 Discover Financial Services LLC, Po Box 15316,  
Wilmington, DE 19850  
23489227 +EDI: BANKAMER.COM Jul 16 2015 00:43:00 FIA Card Services, N.A., PO Box 15019,  
Wilmington, DE 19886-5019  
23489230 +E-mail/Text: collectionbankruptcies.bancorp@53.com Jul 16 2015 01:19:23 Fifth Third Bank,  
Fifth Third Bank Bankruptcy Department,, 1830 E Paris Avenue Se,  
Grand Rapids, MI 49546-6253  
23489231 +EDI: RMSC.COM Jul 16 2015 00:43:00 GE Capital Retail Consumer Finance, 1600 Summer Street,  
Fifth Floor, Stamford, CT 06905-5125  
23489232 +EDI: RMSC.COM Jul 16 2015 00:43:00 GE Money Bank Care Card, Po Box 960061,  
Orlando, FL 32896-0061  
23489233 +E-mail/Text: bkynotice@harvardcollect.com Jul 16 2015 01:19:57 Harvard Collection,  
Harvard Collection Services, 4839 N Elston Avenue, Chicago, IL 60630-2589  
23489237 +EDI: RMSC.COM Jul 16 2015 00:43:00 JCPenney, 6501 Legacy Drive, Plano, TX 75024-3698  
23489239 +EDI: CHASE.COM Jul 16 2015 00:43:00 JPMorgan Chase\*, 270 Park Avenue,  
New York, NY 10017-2014  
23489243 +EDI: MID8.COM Jul 16 2015 00:43:00 Midland Credit Management, Inc.,  
8875 Aero Drive Suite 200, San Diego, CA 92123-2255  
23489244 +EDI: MID8.COM Jul 16 2015 00:43:00 Midland Funding, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
23489252 EDI: PRA.COM Jul 16 2015 00:43:00 Portfolio Recovery Associates,  
120 Corporate Boulevard, Suite 1, Norfolk, VA 23502  
23489253 EDI: PRA.COM Jul 16 2015 00:43:00 Portfolio Recovery Associates LLC, PO Box 41067,  
Norfolk, VA 23541  
23489256 +EDI: SEARS.COM Jul 16 2015 00:43:00 Sears, Po Box 182149, Columbus, OH 43218-2149  
23489258 +EDI: SEARS.COM Jul 16 2015 00:43:00 Sears / CBNA, Attn: Bankruptcy Department,  
PO Box 6189, Sioux Falls, SD 57117-6189  
23489263 +EDI: RMSC.COM Jul 16 2015 00:43:00 Synchrony Bank, PO Box 530916,  
Atlanta, GA 30353-0916

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23489204 citi

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 17, 2015

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2015 at the address(es) listed below:

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Paul M Bach on behalf of Debtor Janet Lynne Baehr ecfbach@gmail.com,  
ECFNotice@sulaimanlaw.com;Courtinfo@Sulaimanlaw.com;bkycourtinfo@gmail.com;Paul@BachOffices.com;m  
badwan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexp  
ress.info

District/off: 0752-1

User: nbatson  
Form ID: b9i

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 3